recovery agents of a private sector bank. In both the cases, the concerned police authorities are investigating the matter.

(d) and (e) All commercial banks in the country are regulated by RBI. RBI had issued Fair Practices Code for Lenders in May 2003 advising scheduled commercial banks and All India Financial Institutions not to resort to undue harassment of the borrowers including credit card holders. The Indian Banks' Association (IBA) has formulated a "Model Code for collection of dues and repossession of security" as also a "Fair Practice Code for credit card operations" which has been recommended to banks for adoption and implementation. As per the Model Code, banks commit to maintaining Dignity and Respect to customers in their Debt Collection Policy and not follow policies that unduly coercive in collection of dues. The Fair Practice Code for credit cards operations incorporates a clause that the banks' dues collection policy would be built on courtesy, fair treatment and persuasion. RBI has also issued guidelines on credit card operations on 21.11.2005, which provide that the Banks/ NBFCs and their agents should not resort to intimidation or harassment of any kind, either verbal or physical, against any person in their debt collection efforts, including acts intended to humiliate poblicly or intrude the privacy of the credit card holders' family members, referees and friends, making threatening and anonymous calls or making false and misleading representations. Any violation by banks in this regard attracts penalties from RBI.

The Banking Ombudsman Scheme, 2006 has been notified w.e.f. 1st January, 2006 enlarging the scope of the scheme to cover customer complaints in areas such as levying service charges without prior notice to the customer and non-adherence to the Fair Practices Code as adopted by the banks, credit card complaints, deficiency in providing the services assured by the banks through their agents etc.

ATM in Vikas Sadan, INA

2614. SHRI HARISH RAWAT: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the State Bank of India ATM installed in the Vikas Sadan (DDA Office) INA colony is not serving the purpose of ATM as the same is installed inside the branch denying the customers the right to withdraw money during holidays and after banking hours; and

(b) if so, the action taken by Government to install the machine in a prominent place outside the Vikas Sadan building so as to benefit the SBI customers?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) The State Bank of India has installed an ATM in DDA building Vikas Sadan premises which is used by banks' customers as well general public who visit DDA office for transacting their business. However, the services of the ATM are not available to general public after office hours because of entry restrictions in the building during night and on holidays due to security reasons. During office hours the ATM is used extensively and its average hit rate per day is 224.

(b) On account of non availability of suitable space within or outside the Vikas Sadan Building, the ATM could not be shifted out of the building. However, for the convenience of customers, seven ATMs are functioning within a radius of one to three kilometres of INA Vikas Sadan colony.

Revenue earned by customs duty on crude oil

2615. SHRI SANTOSH BAGRODIA:
SHRIMATI PREMA CARIAPPA:
SHRI HARISH RAWAT:

Will the Minister of FINANCE be pleased to state:

(a) the details of the revenue earned by the Central Government in rupees terms from customs duty on per barrel of crude oil with every increase in international oil prices during last one year; and

(b) the details of revenue earned by the Central Government in rupees terms from Excise Duty on petroleum products derived on refining per barrel of crude oil with every increase in international oil priced during last one year?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) Provisional revenue collection figures from customs and excise duties during the last financial year are given in the statement (See below). Revenue collection depends both on quantity and value. It is not possible to segregate the incremental revenue on account of price changes only.